



Atty. Dkt. No. 046983-0101

36007  
#

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: A. Maxwell Eliscu

Title: SYSTEM FOR AND METHOD  
OF PROVIDING FINANCIAL  
AND TRANSACTION  
MANAGEMENT SERVICES  
OVER A NETWORK

Appl. No.: 09/666,978

Filing Date: 09/20/2000

Examiner: Lynda C. Jasmin

Art Unit: 3627

<p><b>CERTIFICATE OF MAILING</b></p> <p>I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450, on the date below.</p> <p><u>Paul S. Hunter</u> (Printed Name)</p> <p><u>[Signature]</u> (Signature)</p> <p><u>MARCH 23, 2004</u> (Date of Deposit)</p>
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**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

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Sir:

Submitted herewith on Form PTO-1449 is a listing of documents known to Applicant in order to comply with Applicant's duty of disclosure pursuant to 37 CFR §1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicant does not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

03/29/2004 SSESHE1 00000014 502350 09666978

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**TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

**RELEVANCE OF EACH DOCUMENT**

All of the documents are in English.

Applicant respectfully requests that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO-1449 be returned in accordance with MPEP §609.

**FEE**

A fee in connection with submission of an information disclosure statement under 37 CFR §1.97(c) in the amount of \$180.00 in accordance with 37 CFR §1.17(p) is attached.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 50-2350. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 50-2350.

Respectfully submitted,

Date MARCH 23, 2004

By 

FOLEY & LARDNER LLP  
150 East Gilman Street  
P. O. Box 1497  
Madison, Wisconsin 53701-1497  
Telephone: (608) 258-4292  
Facsimile: (608) 258-4258

Paul S. Hunter  
Attorney for Applicant  
Registration No. 44,787

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Form PTO-1449  
(MODIFIED)U.S. DEPARTMENT OF COMMERCE  
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SERIAL NO.

09/666,978

## INFORMATION DISCLOSURE CITATION

MAR 26 2004

(Use several sheets if necessary)

APPLICANT

A. Maxwell Eliscu

FILING DATE

09/20/2000

GROUP ART UNIT

3627

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
		US 2001/0049646	12/2001	Wilkinson			
		US 2001/0034615	10/2001	Wilkinson, <i>et al.</i>			
		US 5,191,525	3/1993	LeBrun, <i>et al.</i>			
		US 5,774,883	6/1998	Anderson, <i>et al.</i>			
		US 6,578,015	6/2003	Haseltine, <i>et al.</i>			

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## FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION	
							YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


EXAMINER

DATE CONSIDERED

\* EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include any copy of this form with next communication to applicant.